Insurance – 1915

Re-elected President of the National Negro Insurance League

CHARLES C. SPAULDING

Mr. Spaulding, who for sixteen years has been vice president and general manager of the North Carolina Mutual and Provident Association with general offices at Durham, N. C., was re-elected president of the National Negro Insurance League at the recent annual session held in Boston. The object of the League is to standardize Negro insurance and place all Negro companies on a sound financial basis. Mr. Spaulding's company has insurance in force to the amount of $4,986,344.00, with assets of $161,920.61. The company has $120,000.00 deposited with states in which it operates for the protection of policy holders.

EXCELLENT PROGRESS OF STANDARD LIFE OF ATLANTA

The Standard Life Insurance Company of Atlanta, an old line legal reserve, straight life company was incorporated in 1911, and began business in March 1913, has issued an attractive booklet, prepared and arranged by Harry H. Pace, secretary, with foreword by H. E. Perry, president, giving something of its history and a short sketch of some of the men who are serving as officers or directors or leading stockholders. They are men who have gained notice in their respective communities because of their thrift and success. Some of them are large tax payers.

The company had on June 30 1915, insurance in force amounting to $1,711,750, with admitted assets of $140,999.27 and policy holders' surplus of $108,832.86, including all paid cash capital of $100,000.00. The company is licensed and is writing business in seven states. All of its business is other than industrial, the industrial having been reinsured in other companies.

H. H. Perry who started the company and placed most of its stock, at his own expense, and who is now its president, deserves to succeed, as does the company. He worked very hard but with an intelligent and understanding that finally brought success. He has met discouragements and overcome obstacles in a way that would have taken the heart out of less determined men.

There is not a single reason why the company should not meet with great success. It has already overcome the worst difficulties. It has won the respect of state insurance officials. It has gained recognition and standing among banks and financial institutions. It has proven its worth to its own race of people, which is essential to success.

Some actuaries will undertake to prove that the mortality among the Negro race is higher than among whites. While this may be true generally, it is hardly true of the class of risks being selected. Furthermore, the cost of operation is much less in this company than in any other and will undoubtedly continue so. The interest earnings are as great and perhaps greater. As a further and powerful incentive there is also the question of rave pride and a desire above all other considerations to have this, the first company of the kind, highly successful.

All in all, the outlook of the Standard Life of Atlanta has never been surpassed by any company of equal size and age. Excellence of contract, efficency of superintendence and economy of management are among the principal features upon which it is founded, and upon which it hopes and expects to grow and attain the fullest degree of success.—Southeastern Underwriter.

TEACHERS OF KANSAS CITY.

I would like to introduce to you through the columns of the Kansas City Sun, The Clover Leaf Casualty Insurance Co., of Jacksonville, Ill., which is an old line stock insurance company, with a capital stock of $125,000.00 fully paid.

The Clover Leaf is issuing the best health and accident policy for professional and business men and women of any other company. I have been in the employ of the Clover Leaf Casualty Co., as district manager for three years, most of which time has been given to the service of the people of St. Louis. I am in position to say with letters of endorsement from the business and professional people of St. Louis that the Clover Leaf is a strictly reliable company and pays its claims promptly and satisfactorily.

The Clover Leaf, which is a White company, is giving more Colored men and women employment in the nine states in which it is operating than any other company. We are arranging at this time to make a special canvass among the teachers of this city, and we hope when called upon by one of our agents that you will give him an opportunity to go over our contract and rates with you, and compare them with the insurance contract you are now carrying.

Yours for best services in this capacity, J. J. ALLEN, Dist. Mgr.

Office 1503 East 18th Street.

Phones: Bell East 1514; Home East 1196.

St. Louis, Mo., February 26, 1915.

To whom it may concern:

This is to certify that I have known Mr. J. J. Allen for the last three years, as an insurance agent of our city. Have had some business with him.

I have always found him trustworthy, earnest and intelligent in business matters. I believe that he will not abuse any confidence placed in him.

Very respectfully,
FRANK L. WILLIAMS,
Principal Sumner High School.

Kansas City, Mo., Sept. 23, 1915.

To whom it may concern:

I take pleasure in stating that the Clover Leaf Casualty Company writes the best Sick and Accident Policy that I have examined and investigated.

All claims are paid promptly and according to contract.

Mr. J. J. Allen, district manager, is in every way reliable and responsible.

Give him a chance to explain his policy.

R. T. COLES,
Principal Garrison School

STANDARD LIFE IN ANNUAL MEETING

COMPANY HAS INSURANCE IN FORCE TO THE AMOUNT OF

Over $2,000,000

Savannah Tribune 1-29-16.

Stock Increased to $125,000—Emmitt J. Scott Elected a Director

Atlanta, Ga., Jan 24.—At the annual meeting of the stockholders of the Standard Life Insurance Company held in this city January 20, Emmett J. Scott, of Tuskegee Institute, was elected a director to succeed the late Dr. M. C. B. Mason. The years's work was very successful in every particular and the stockholders were much pleased at the report of the officers. It was voted to increase the capital from $100,000.00 to $125,000.00 in order to enable the company to more rapidly extend its work and to purchase the business of other companies retiring from the field. Every dollar of the company's capital is owned by colored people. The 250 shares increase will be put on the market at an early date. The company has begun making farm loans in the states where it operates and will do likewise in the states where it is to enter soon.

The total assets of the company are $165,906.01, The company has two million dollars insurance in force, with invested reserves amounting to $51,779.46 and cash balance in banks of $30,154.65. The total income for the year was $76,484.75 out of which the company saved $23,526.49. It has paid to policy holders since organization $20,464.95 and to colored physicians for making examinations $18,842.38. It operates in seven states, maintains twelve branch offices and employs over one hundred people to whom it paid in commissions and salaries during the year $21,152.15.

A recent examination by the insurance department December 31, 1915, showed the company to be in excellent condition.

10,000 NEGROES DEDICATE COLORED K. OF P. TEMPLE

ALL-DAY CROWDS AT EXERCISES AT TENTH AND CHESTNUT STREETS.

Following a parade of several hundred members of the negro uniformed rank, Knights of Pythias, exercises dedicating their new temple at Tenth and Chestnut streets were held yesterday afternoon on the top floor of the building. Fully 10,000 negroes visited the building during the day.

Maj. Gen. R. R. Jackson, of Chicago, head of the uniformed rank, and the only negro member of the Illinois Legislature, was the principal speaker. The dedication address was delivered by Roscoe C. Simmons, of Memphis, a nephew of Booker T. Washington. Large delegations of Pythians from Paducah, Frankfort and Lexington attended. H. F. Jones, of Henderson, was master of ceremonies and A. L. Garvin, of Harrodsburg, grand chancellor of the State lodge, introduced the speakers.

Gen. Jackson spoke of the evolution of the negro, maintaining that the men and women sold into slavery in America by the Dutch represented the best classes of African tribes. He said that doubtless all negroes present were descended from grandparents who were slaves, and yet within a few years his people were able to dedicate a building costing $125,000. He declared he was a Spanish War veteran and now is at the head of 10,000 trained men and 1,000 commissioned officers able to take the field at any time in behalf of the national honor. Negroes in Louisville have just begun work they should have started twenty-five years ago, he declared.

Special exercises are to be held ... night this week. A banquet ... given to-night with Gen. Ja... guest of honor and a milita... will be held Thursday nig...

The Pythian building is ... high. Work was begun ... ago. It will be used ... of the State lodge an... and store space.

KENTUCKY'S CAPITAL.

Afro-American Insurance Company Is Victorious in the Court of Appeals—Public Speaking Society to Debate—Home Talent at the New Columbia Theater.

(By Hardin Tolbert.)

FRANKFORT, Ky.—The Mammoth Life and Accident Insurance Company of Colored People of this state, who have been in court for the last six months, waiting for a decision from the higher courts, were victorious in the Court of Appeals. Supt. H. E. Hall of Louisville had the case entered on the grounds that while the white insurance companies were operating under the state law by paying $10,000, the state commissioner, M. C. Clay, refused to grant licenses to the colored insurance company on the same basis. Commissioner Clay wanted the colored insurance company to deposit $100,000, which they refused to do. The lower courts defeated the Afro-American Insurance Co., but they were sustained by the higher courts. Lawyer W. H. Wright and Al Andrew were the attorneys for the insurance company. It is alleged they were fought by a white insurance company. The National Benefit Association of Washington, D. C., had similar trouble. They were assisted here by Prof. C. L. Timberlake in securing attorney and contracting their business, former Judge and Mayor J. H. Poylesgrove, assisted by Judge J. U. Harboson. Many friends of Professor Timberlake hope to see him at the helm of this valuable enterprise in this commonwealth. He has had some experience in this business some years ago, and there is no young man in the state more fitted for the calling than he is.

ST. PAUL PIONEER PRESS

NOV 9 1915

NEGROES CELEBRATE UNION HALL OPENING

Building Is for Joint Use of Mason and Odd Fellow Lodges.

Until an early hour today St. Paul's negro population celebrated the opening of Union hall, which is to be the official home of nineteen negro organizations. A program of music and addresses last night was followed by a banquet, which was attended by several hundred persons. A dance wound up the program.

Nothing Similar in the West.

J. E. Murphy, president of the lodges' joint building organization, told of the purposes of the new building and of its unique character in the uses to which it will be put. Other addresses were made by R. M. Smith, representing the Masons; George Woodson of Buxton, Iowa, represnting the Odd Fellows, and Brown S. Smith of Minneapolis. According to these speakers no other negro lodge building of the kind ever has been erected in the West.

It was built jointly by negro Masons and Odd Fellows. It is situated on Aurora avenue, near Kent street. Mars Lodge No. 2202 of the Odd Fellows and Perfect Ashlar Lodge No. 4 of the Masons were the chief contributors.

Musical Program Furnished.

Music was furnished by Mrs. Harriet Oliver, Mrs. E. James, Mrs. Addie Minor, Miss Alberta Bell and Miss S. E. Hall. W. T. Francis was master of ceremonies.

The building cost $15,000 exclusive of furnishings.

LOUISVILLE, KY TIMES

SEP 2

DEDICATION

Exercises For New Negro Pythian Temple Will Continue Through Week.

Dedication exercises which are to continue through this week at the new negro Pythian Temple, Tenth and Chestnut streets, were begun yesterday afternoon. A parade of the Uniformed Rank, Knights of Pythias, preceded the meeting at the building, and during the afternoon and night close to 10,000 persons inspected the property. A banquet in honor of R. R. Jackson, of Chicago, head of the negro uniformed rank and member of the Illinois Legislature, will be given at the temple to-night.

Jackson delivered the principal address at the dedication exercises before a crowd which early filled the auditorium Large delegations of Pythians and auxiliary bodies came to Louisville from Henderson, Frankfort, Paducah and Lexington. Advancement of the negro in Louisville as indicated by the erection of the $125,000 temple represents development which should have begun twenty-five years ago, said the Chicago officer. Roscoe Simmons of Memphis, a nephew of Booker T. Washington, made the address of dedication.

ODD FELLOWS MAY LOSE $21,000 BUILDING

New Orleans, La., Nov. 18.—The Odd Fellows are about to lose their property here, foreclosure proceedings having been instituted. The Masons and the Odd Fellows made a joint agreement to purchase a piece of property a few years ago for $21,000. They defaulted in the first payment of $5,000, and the Masons practically withdrew from the agreement. The first owner having died, the second agreed to carry out the first terms. The Orders again defaulted and the second owner died in the meantime. The property was then sold to a third man, who sold half to the parties interested for $31,000, the lodges paying $10,000 cash and giving notes for the remainder.

Payments on the notes are now long overdue and the lodges are in danger of losing other property.

Providence, R. I.

Bulletin

AUG 17 1915

GROUND FOR COLORED ODD FELLOWS HOME IS BROKEN

Henry Johnson, Veteran Member Lifts First Spadeful of Dirt.

At 10 o'clock yesterday morning ground was broken for the three-storied brick building to be erected by the colored Odd Fellows of Providence at 230 Cranston street. The building will cost approximately $25,000 and will be ready for dedication about Dec. 1.

Only the third floor of the building will be used as lodge rooms for the three lodges of colored Odd Fellows, Hope, Narragansett and Weybosset and the Household of Ruth. The ground floor of the building will be used for stores and assembly rooms, and the second floor for hall and retiring rooms.

Henry Johnson, a veteran P. N. F., of Narragansett Lodge, threw out the first spadeful of dirt and was followed by Robert S. Robinson, P. N. F., of Weybosset Lodge, Mr. Wodley and Mrs. Christine Darrell of the Household of Ruth. District Grand Master Robert E. Johnson was also present and Chairman John H. Wodley of the Odd Fellows Building Association presided.

The New Colored Masonic Temple.

After a long period of waiting, the new Masonic Temple seems to be "on its way." The contract for the erection of the building has ben awarded to W. A. Kimmel and it is expected that the razing of the old frame dwellings on the site at 10th and U streets will start in a few days. The structure, which is to be monument of modern architecture, is to have a frontage of about 95 feet on U street and 140 feet on 10th, and is to cost about $185,000. The ground floor is to be devoted to stores. An auditorium, 50x114 feet and office rooms are to occupy the second and third floors. Lodge rooms are to be on the fourth and fifth floors. On each of these floors are to be rooms measuring 50x76 feet each and one measuring 50x76 feet. In the basement provision is to be made for an armory for the 1st Separate Battalion of the District National Guard. A drill hall, 96x60, is to be in the center of this floor, from which doors will lead to officers' rooms, etc. A bowling alley will also be located in the basement. It is planned to have the building ready some time in the fall. The present head of the Masonic order in the District is Prof. N. E. Wetherless, an instructor in the M. Street high school and a fraternal leader of power and business ability.

Providence Herald

INSURANCE MEN PREY ON NEGROES, HE SAYS

Commssioner Brownlow Tells Howard Park Citizens of Extent of Crooked Operations.

"There are many unscrupulous insurance men preying on the colored people of this city and collecting large amounts of money weekly and monthly for which they make little or no return," declared Commissioner Brownlow last night before Howard Park Citizens' Association at a meeting in the Church of the Redeemer. "These insurance men collected about $300,000 and paid out only about $80,000 last year," said the Commissioner.

Mr. Brownlow explained that the Howard Park Association was the first colored citizens' body he has addressed in the two months he has been in office.

Rev. D. E. Wiseman, president of the association, presided. Addresses were made by Maj. Pullman, chief of police, and Capt. Robert E. Doyle, of the Eighth

Nashville, Tenn. Banner

AUG 6 1915

GROUND BREAKING FOR COLORED MASONIC HOME

Appropriate ground breaking ceremonies for the new $20,000 girl's dormitory were held this morning at 10 o'clock at the colored Masonic home for widows and orphans on the Lebanon pike near Greenwood park. Among the participants were a number of the state grand lodge officers, headed by Grand Master S. M. Strayhorn, who came direct here from the state grand lodge, which adjourned Wednesday, after authorizing the erection of this building, together with the local committee of management of the home and a number of prominent local colored citizens.

It is understood that it will probably be several months before actual work on the construction of the building will commence. In design it will be built to accommodate at least 250 inmates, and will supplement substantial buildings already on the 40-acre plot able to accommodate over fifty inmates.

The building will also contain a spacious hall which will be utilized for state and local gatherings of the order. One of the leading local spirits in the movement is Elder Preston Taylor, who has contributed much toward the success of the home.

N. C. Insurance Company Makes Big Record For 1914

(Special to Journal and Guide.)

Durham, N. C. The North Carolina Mutual and Provident Association, of Durham, North Carolina, has just closed its 1914 records with the following figures: Total business for the year, $460,000.00; increase over 1913 $50,000.00; amount paid to policyholderss, $200.000.00.

The Royal Life Insurance Company of Chicago, Illinois, has inaugurated a department for colored people with Frank L. Gillespie of Chicago as superintendent. In addition to giving him this responsible position, the officers of the company presented him with a gold watch as a token of appreciation for his long and faithful service with them.

Mr. Frank L. Gillespie, of Chicago, is to be Superintendent of the Colored department of the Royal Life, an old line insurance company. Mr. Gillespie is the first man of the race to hold such a position.

Insurance - 1915

The Atlanta Independent 10/9/15.

SOME FACTS ABOUT THE

Georgia Mutual Industrial Life and Health Insurance Company

[redacted] That The Public and The Policy-Holders Ought to Know

The Company was organized and chartered in this State October 8th, 1908, seven years ago, with its headquarters at Augusta, Georgia, therefore we are now celebrating our Seventh Anniversary this month.

Our first policies were issued on October 19th, 1908, that being the date on which we received our license from the Insurance Commissioner. Since that time we have been steadily going forward, meeting all requirements of the State and paying every honest and just Sick, Accident and Death Claim. Our policy contract is fair and liberal and we do not resort to technicalities in adjusting our claims.

The Georgia Mutual is strictly a Georgia corporation and is purely mutual. All of its assets and surplus belong to the Company and not to any one individual. The management believes in efficiency and the strictest economy in every department.

EFFICIENT OFFICERS

represent seventy-five per cent of the ability of any business. This has been the main stay of the Georgia Mutual while passing through the most critical period in the history of industrial insurance.

SEVEN YEARS OF EXPERIENCE

has taught us that an Insurance Company can not safely measure its future success by the number of years it has already lived. Recent facts or events bear us out in this contention.

OUR GREATEST ASSET

is found in the hearts of those loyal members, who with fairness and pride support the Georgia Mutual and when they become truly disabled, legally and morally request that they be reimbursed according to the policy agreement. They are the ones who made us what we are today and now during our Seventh Anniversary Celebration, it is to them that we wish to show and express our greatest appreciation.

EFFECTIVENESS STATE WIDE

would be a rather mild representation of our worth to the many cities and towns in which we have chosen to operate. Many young men and women have been given lucrative positions and Thousands of Dollars have been paid for sickness and death, saying nothing of the valuable services rendered the communities by our various representatives.

Every policyholder insured with this Company is well protected. The assets of the Company stand behind every policy. The State Auditor has given the Company a clean record by saying that the assets of the Company are above the requirement of the State and they are "gilt-edged."

THE TRUTH IS MIGHTY AND MUST PREVAIL

Read the following statement and abstracts from the Auditor's report to Honorable Wm. A. Wright, Insurance Commissioner.

GENERAL COMMENT AND EXTRACTS
From the
SIXTH ANNUAL AUDIT OF THE ACCOUNTS OF THE GEORGIA MUTUAL INDUSTRIAL LIFE & HEALTH INS. CO.
Augusta, Georgia

August 28, 1915.

Hon. Wm. A. Wright, Insurance Commissioner,
State of Georgia.

In accordance with your instructions I have made an examination into the affairs and conditions of the Georgia Mutual Industrial Life and Health Insurance Company of Augusta, Georgia, covering the period from January 1, 1914, to June 30, 1915, inclusive, and submit the following statement showing the Income and Disbursements for the period and the financial condition of the accounts thereof.

INCOME AND DISBURSEMENTS

Balance brought forward January 1, 1914		$ 14,442.82
Premium Collection	$226,656.93	
Interest on Bonds	450.00	
Cash other Sources	166.41	
Total Income		$227,273.34
Brought Down		$241,716.16

DISBURSEMENTS

Sick and Death Claims paid to Members	$ 86,288.72	
Agent's Balance charged off	3,179.40	
All Other Expenses Paid	134,795.45	
Total Disbursements		$224,263.57
Balance		$ 17.452.59

TOTAL NET LEDGER ASSETS		
Bonds	$ 5,200.00	
Deposits in Banks	4,766.98	
Cash in Office	564.54	
Agent's Balance and Advances	3,054.92	
Loans Secured	4,144.19	
Furniture, Fixtures and Safes	3,338.14	
Total Net Ledger Assets		$ 21,068.77
DEDUCT LEDGER LIABILITIES		
Bills Payable	$ 1,200.00	
Agent's Bond Reserve	2,363.02	
Agent's Credit Balance	53.16	
Total Ledger Liabilities		$ 3,616.18
Net Ledger Assets, per Balance		$ 17,452.59

The Net Premium Collections show an increase over the previous eighteen months in spite of unfavorable conditions which existed during the latter half of the period under review.

The salaries of officers is considered low, the officers having voluntarily reduced their salaries the early part of the present year.

All items of disbursement we found to be substantiated by proper vouchers and necessary expenses we found to be normal.

Cash on deposit of ($4,766.98) was verified. And, cash in office and in transit was verified by deposits in bank and allowed as an admitted asset.

The Company has always shown a good increase and while it is only in its seventh year, it has built up a good, substantial debit.

The records are in good condition, the management economical and the Company seems to treat its policyholders equitably.

Respectfully submitted,

GEORGE N. SPRING,

Accountant and Auditor.

Undisputable proof as to the safety of the Georgia Mutual.
Why not give us your business?
See our agent in your city.

JOIN TODAY AND BE PROTECTED

TOMORROW MAY BE TOO LATE

The Officers and Directors of this Company are men of large business experience. They know the insurance business thoroughly and each of them personally assists in directing the Company's affairs.

President Dr. G. N. Stoney is one of the oldest and most prominent physicians in the State and is known all over the State as the "Father of Pythianism" and is a man of wealth and influence.

Vice-President, Mr. H. T. Singleton, of Savannah, Ga., has been with the Company from its organization. He is a man with exceptional business ability and is identified with every movement that has for its object, the advancement of the race.

Treasurer, Mr. A. G. Sartor, is pleasing and affable and a man of independent means in his own right.

Assistant Secretary, Mr. A. B. Berrien, is prominently connected with the different secret orders of the State. He is one of Augusta's leading and most progressive business men.

Supt. Macon Branch, Mr. L. J. May, is a prominent church man, stands well in his community. He has a splendid home, bought and paid for and is prominently identified with the community life of his city.

Supt. Atlanta Branch, Mr. T. W. H. Philpot, is one of the ablest insurance men in the South. He has been with the Company from the beginning, being the State Superintendent for six years, during which time he made a host of friends throughout the State. Under his management the Atlanta Branch is growing with leaps and bounds.

Secretary and General Manager, Mr. A. M. Sherrill, knows the insurance business thoroughly. The Company was organized by him with the assistance of others. Under his management the Company's business shows a substantial increase each year.

Address all Communications to

THE GEORGIA MUTUAL INDUSTRIAL LIFE & HEALTH INSURANCE COMPANY,

Corner Summer and Gwinnett Sts., Augusta, Georgia.

A. M. SHERRILL, General Manager

SEMI-ANNUAL STATEMENT OF THE GEORGIA MUTUAL INDUSTRIAL LIFE AND HEALTH INSURANCE COMPANY

Semi-annual statement for the six months ending June 30th, 1915, of the condition of The Georgia Mutual Industrial Life & Health Insurance Company, organized under the state laws of Georgia, made to the Governor of the State of Georgia in pursuance to the laws of said state.

Principal office, 832 Gwinnett street, Augusta, Georgia.

Total Assets	$24,635.14
Total Liabilities	$14,709.04
Total Income during first six months,1915	$71,909.30
Total Disbursements during first six months, 1915	$70,393.79
Total Amount of Insurance outstanding	$364,576.05

A copy of the Act of Incorporation, duly certified is in the office of the Insurance Commissioner of the State of Georgia.

STATE OF GEORGIA,

COUNTY OF RICHMOND.

Personally appeared before me the undersigned, A. M. Sherrill, who, being duly sworn, deposes and says he is the Secretary of the Georgia Mutual Industrial Life & Health Insurance Company, and that the foregoing statement is correct and true. A. M. SHERRILL

Sworn to and subscribed before me this 25th day of August, 1915.

Wm. J. BUTLER

(Seal) Notary Public, Richmond County, Ga

Insurance - 1915

AN OPEN LETTER TO THE YOUNG NEGRO LEADER. "IS THE NEGRO HIGHER UP DISCHARGING HIS DUTY.'

Our contemporary, the Richmond Plant, in a pleasant and helpful vein, a few days ago, spoke in favor of Negro Insurance Companies, and the duty of the public, relative thereto. What he said istrue, and more. It is true of Insurance, banking, dry goods,groceries, newspapers, and in fact every endeavor where the white man fails to put up a bar against the Negro. The white man's predjuice in the south has been the means of developing the best within us. Today, the Negro religious life, and effort is perhaps the peer—other things being equal—to any young race on the earth.

Certainly, our greatest stride has been along religious lines. For years to come, the negro minister must be the hub about which theracial effort. Let it be said, however, that Negro Church independence—is due largely to the fact that the white man fails, and has failed utterly to give the Negro as a race any cordial and brotherly welcome to affiliate with him in hischurch worship. In fact, it is a puzzle to the evegage negro to understand how the white man's religion and christianity operates as between races. In other words, the white man yields his prejudices to no religious creed or mode of worship when the negro is involved. But let us repeat, that in every fact, bad as it may seem, the Negro has been made to develop those religious traits and self-independence surpassing his efforts alon gany other and all other lines.

In church and secret orders and fraternal service, the negro has come nearest demonstrating his capacity and self government. Ever at these, he is still experimenting, and has yet to convnce himself and the world of his powers along these lines.

In other words, the founders of the denominational church among Negroes were forced to do the founding. Bishop Allen, and Payne and every other founder, possessed the latent power of leadership, but it took the iron rod of prejudice to draw out these powers and to cause them to exercise their greatest possible power. There is no Negro in all this broad land, that equals the Southern Negro in the power of self-mastery and racial leadership. He has accomplished most where the hand of the southern white man has been most heavily laid upon him. Let us pray to God for more of this self-governing power, let the cause be what it may.

And does not this lack of self-restraint and want of race pride exhibit most clearly and destructively from above, downward instead of from downward upward? An influential agent representing one of our most responsible insurance companies, came to me the other day and said that he was almost discouraged because of the seemingly lack of interest shown on the part of policy-holders, when it comes to a question ofcarrying sick and accident insurance with Negro Companies; when on the other hand, policyholders were so very enthusiastic when it came to a question as to white insurance companies of similar class. He said almost invariably, colored people carrying insurance with white companies gave those companies unstinted praise, while at the same time, without exception, Negro Companies were invaribly criticied. He thought matters had became alarming, expecially during the panic.

I said to him, that things were no more alarming with reference to a question of this sort as to Negroes supporting whites along insurance, than along any other racial line, where the white man has not put up the bars of race prejudice. For instance—in medicine and law, in banking and drygoods field, in journalism and groceries, in every field endeavor, the Negro has shown his incapacity to draw the lines, and because of his weak

Semi-Annual Statement for the six months ending December 31, 1914
of the condition of the

ATLANTA MUTUAL INSURANCE ASSOCIATION

Organized under the laws of the State of Georgia made to the Governor of the State of Georgia, pursuant to the laws of said state.

Principal office, 202 Auburn Ave., Atlanta, Ga.

Cash brought forward		[illegible]
Membership fees	$102,660.57	
Annual dues	1,638.38	
Interest	212.50	
Other sources	157.60	
Total income		$104,669.07
Grand Total		$123,085.95
Losses and claims	$ 44,215.16	
Payments refunded to members	116.71	
Commissions and fees paid to agents	36,565.63	
Commissions and fees paid to officers	3,230.00	
Salaries and travel expenses managers	9,387.43	
Medical examiner's fees	92.50	
Clerks' salaries	2,672.33	
Rents, $1,671.40; taxes, $734.10; legal, $330.87	2,736.37	
Advertising and printing	2,161.55	
Furniture, office expense and miscellaneous	2,829.03	
Total disbursements		$104,006.71
Balances		$ 19,079.24
Invested assets, bonds and stocks actually owned	$ 17,414.60	
Cash on deposit Georgia Savings Bank	277.11	
Cash on deposit Atlanta State Savings aBnk	1,362.07	
Cash on deposit Prudential Savings Bank	25.00	
Agents' balances	.46	
	$ 19,079.24	
Contingent Assets—Accrued interest	$ 175.00	
Due from members	5,637.00	
Furniture	429.41	
Bills receivable	100.00	
Total	$ 6,341.41	
Deduct nonadmitted assets, 3,744.01		
Total admitted assets		$ 21,676.64
Insurance in force		$756,472.00

STATE OF GEORGIA,
County of Fulton.

Feb. 26, 1915.

Personally appeared before the undersigned T. K. Gibson, who, on oath, deposes and says that he is the Secretary and Manager of the Atlanta Mutual Insurance Association and that the foregoing statement is correct and true.

T .K. GIBSON.

C. C. CATER. Notary Public

RECEIPTS NEARLY HALF A MILLION

Journal & Guide 1-22-16

BUSINESS OF STATE'S LARGEST NEGRO ENTERPRISE HAS SPLENDID INCREASE OVER PAST YEAR.

The forthcoming annual report of the North Carolina Mutual and Provident association, soon to be made public, will reveal some very encouraging figures concerning the growth of this institution during the past year, chiefly among which will be the showing of a substantial increase in the gross income amounting to nearly twelve thousand dollars.

The company is doing business in three states, namely: North Carolina, South Carolina and Georgia and has under advisement the further extension of its business into Virginia.

The premium income for 1915 amounts to $416,374.16 which compared with its first year's receipts, in 1899, of $840.00, shows that the business has had unprecedented growth. Having outgrown all similar institutions operated by Negroes it is justly entitled to be called "The largest Negro insurance company in the world."

While the name of this big institution is but a synonym of those of its officers, Messrs. John Merrick, president; Dr. A. M. Moore, secretary-treasurer; C. C. Spaulding, vice-president and general manager, these gentlemen take little credit to themselves for the success achieved, but rather refer to their large corps of assistants and loyal field workers as the men and women who are responsible for the achievments which have been attained.

Mr. Spaulding, v-president and general manager, is a man of unusual vision who does things by the force of his own great personality. In the management of the company's affairs as well as in all things else he sets the standard high and insists that those who labor under his direction must endeavor to reach a high mark of perfection.

Above all that may be said of him, he is congenial in his manners easily approached, considerate in his dealings with his subordinates and generous to a fault. No worthy person or cause is ever turned away from him in need of his assistance.—Durham Reformer.

Wilson On Negro Insurance

Pursuant to a popular demand from a large number of his policy holders, the Argus correspondent sought an additional interview with the subject of the sketch, Mr. Jno. R. Wilson to ascertain as near as possible the growth of Negro insurance business that is sold by Negro agents.

Mr. Wilson spoke very freely and favorably of other Negro insurance agents in St. Louis, Mo., but was very reluctant to refer to his personal achievements in the insurance world. Mr. Wilson finally consented for an interview, the substance of which is as follows:

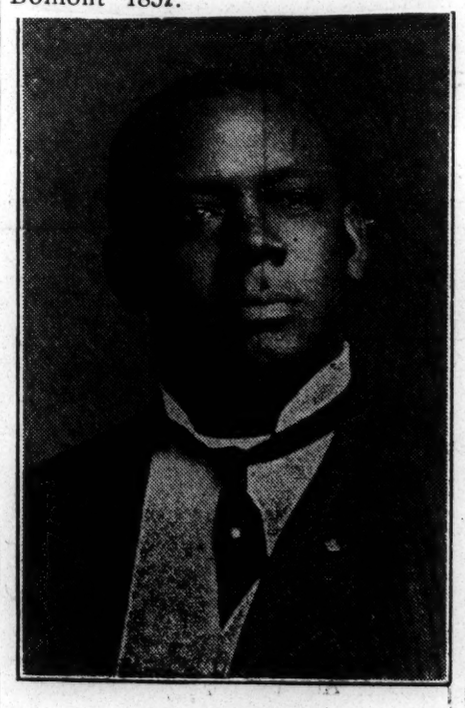
I was appointed letter carrier at Houston, Tex., when 18 years of age and after serving in that capacity for six years I enlisted in the U. S. Army, being honorably discharged June 30, 1901 at Presidio, Cal. I returned to my native home, Houston, Texas, where I enjoyed the greetings of relatives and friends. I was subsequently appointed clerk in the R. M. S., April, 1903, and served in that department until December 8, 1912, when I severed my connection with the United States Government to engage in the insurance business. I want to speak to the people through the Argus, in regards to Negro business enterprises, especially insurance. There is a growing disposition among the masses of the race to assist struggling and deserving Negro business enterprises, to the extent that the Negro business man meets competition. Nine years ago, when I began writing insurance as a "side line" while engaged in the government service, I discovered from my then success the possibilities of the insurance business, some of which have realized.

The particular results to which I would invite your attention are these: The entrance of Negro agents in the insurance business has forced better and more courteous treatment to be given colored patrons by their "white" collectors, has stimulated more prompt service in the payment of claims, and finally has placed within the reach of the Negro policy holder a more liberal contract. I have on my books several hundred policy holders and my collections average more than $500.00 per month which is the result of faithful service to an appreciative constituency. The time isn't far distant, when the great white corporations will be forced by Negro unity behind Negro business men to give profitable employment to men of color that they might get their share of Negro business.

Mr. Wilson is general agent of Southern Surety Co., of St. Louis Mo., which is capitalized at $1,750,000 He has his offices in the Douglas Hotel, where he will be pleased to receive the public at any time.

Mr. Wilson is ably assisted by Mrs. Amanda McGuire, who aside from her technical knowledge of the insurance business, is a public stenographer, and solicits the patronage of the public.

Address John R. Wilson, Insurance Agency, 2645 Lawton Ave., Phone Bomont 1837.



J. R. WILSON

IN UNION THERE IS STRENGTH.

This is an age of combination, co-operation and the union of industrial and economic interests. The Standard Oil Company is the most powerful [illegible] world by reason of its having taken over hundreds of other smaller oil concerns and as a result, oil and oil products have been produced 50 per cent cheaper than they were before this combination of capital. The New York Life, the Penny Mutual and various other old line insurance companies are all powerful today in the world of finance by reason of the taking over of smaller concerns and uniting them into a powerful financial scheme.

The fundamental weakness of the black man has been his disposition to hang separately apart instead of hanging together. The white man's strength of character, or money and of means has been his genius to stand together, to combine and to co-operate for one general purpose.

This week the Atlanta Mutual Insurance Association took over or consolidated with it the Union Mutual Association, making one large, strong, giant industrial insurance company owned and controlled by Negroes. Mr. A. F. Herndon, the president of the Atlanta Mutual Association, is the wealthiest Negro man in our State, worth easily $150,000. He will be the president and have direct charge over the consolidated companies. The business of the company will be done in the name of the Atlanta Mutual Insurance Association, the name of the Union Mutual having been merged. The combined companies will have a premium income of nearly one-half million, and the policyholders will not in the least be affected. In fact, the company is much stronger today as one united, consolidated, combined corporation than as two separate concerns.

Mr. Gibson, the secretary-manager of the Atlanta Mutual Association will be the general manager of the consolidated company. The policyholders' interests will be no more effected by the consolidation of the two companies than passengers are affected by the changing of railway presidents. Railroads combine and banks consolidate, and the passengers and depositors never know it. They make their trips and their checks are cashed just the same; and the same thing will be true in the consolidation of the Union Mutual and the Atlanta Mutual Associations. Both of these companies were Negro concerns doing business of $200,000 a year, but it was thought by wiser heads, that the combination of the two companies would make one great big, giant, strong corporation, able to take care of the interests of all. So don't be uneasy, you are better protected now than ever. A policy backed by A. F. Herndon and the consolidated company is far better than a policy backed by the companies separately. Remember that in union there is strength, that we must succeed by standing together, or fall hanging separately.

The Independent congratulates the officers and directors of the consolidated companies for their wisdom in combining for the common good and protection of every policyholder. Alonzo Herndon, as he is popularly known among us, is truly a benefactor of his race. He always stands ready with his means and his heart to help further its interest, and he deserved all the consideration and patronage that can be given his company, for the reason that this last move of his places him in position where he is able to furnish employment to five hundred or more young women and men. And The Independent regards the man, who gives a fellowman an opportunity to make bread, to earn a dollar or who makes two blades of grass grow where one grew before as a benefactor to his race and servant of God. We can not congratulate the directors too much for consolidating the companies and making them one powerful genius for the mutual protection of every policyholder and his interest.

STATE INSURANCE COMPANIES MERGE

AMERICAN HEALTH AND ACCIDENT AND PEOPLE'S COMPANY COMBINE—BOTH DOING BUSINESS AMONG COLORED PEOPLE IN BIRMINGHAM

J. ROBT. RILEY IN CHARGE

Company Employs Negro Agents and Has Good Record in Birmingham Among Negroes.

The merger of two big Alabama insurance companies, the American Health and Accident Insurance with the Peoples Insurance Company, was announced a few days ago. These two companies have combined their forces and their assets and will henceforth be known as the American-Peoples Insurance Company.

The merger was perfected through a committee consisting of L. M. Dyke, John M. Corr and E. E. Smith, acting for the American Health and Accident Insurance Company, with J. Robert Riley and Dr. J. H. Ferrell acting for the People's company. Under the new arrangement Dr. Ferrell becomes president of the new company, J. Robert Riley becomes general manager, Dr. Long continues as vice president of the company, while E. E. Smith continues as secretary-treasurer of the concern. The directorate is increased from nine to 15 members.

Each of these companies has been doing a large business, and the merger makes one of the most powerful companies of its kind in the state.

The combined business of the two companies will be handled from the same offices as heretofore, except that all home office business will go from the First National Bank building offices, while agency and local business will be handled from the offices at 2119 1-2 First avenue.

The combined company will have nearly a million dollars of assets, and is one of the strongest insurance companies doing business in this state. Both the companies had a large business among the colored people, with particular reference to the one managed by Mr. J. Robert Riley, who is well known among the Negroes of Jefferson County. In addition to the offices mentioned above, the company will retain its offices at 415 Alabama Penny-Prudential Bank Building, which is in the charge of Mr. B. A. Martin, state agent.

The company employs a large number of Negro agents, who are polite, experienced and good business men, who have made a good reputation for their company. It is the hope of Mr. Riley, so expressed to a representative of The Voice of the People, that the business relations between the company and its colored patrons will continue to be as pleasant and agreeable under the combined management as it was formerly.

(By Cary B. Lewis.)

LOUISVILLE, Ky., Sept. 30.—All roads in Kentucky led to Louisville on last Sunday when the Pythians here dedicated their new $125,000 Pythian Temple, Tenth and Chestnut streets. It was a gala day. Thousands of visitors were here from all sections to honor the occasion. "Fighting Bob" Jackson, Major General of the Pythian Army, Chicago, and Col. Roscoe Simmons, New York city, and Cary B. Lewis, Chicago, were among the prominent visitors. There was a monster parade led by a military band and the Major General, Uniform Rank and automobiles. Riding in front were Joseph L. Jones, Cincinnati, Ohio; Dr. E. E. Underwood, Frankfort, Ky.; J. H. Garvin, Winchester, Ky.; A. L. Garvin, Harrodsburg, Ky.; Dr. S. H. George, Paducah, Ky.; P. W. Williams, Frankfort; Dr. Van J. Davis, Paducah, Ky.; John B. Snowden, Lexington, Ky.; H. F. Jones, Henderson, Ky.; John B. Calder, Lexington, Ky.; Dr. J. A. C. Lattimore, Louisville, Ky.; Editor Ed. Willis, Lexington, Ky.; J. L. V. Washington, Louisville, Ky.; Lucian Johnson, Lexington, Ky., and a host of other Pythians took part in the procession.

Building Cost $125,000.

The new Pythian Temple was erected at a cost of $125,000. It is seven stories high, offices on every floor and an auditorium on the seventh floor and a roof garden. It has an elevator and every known modern convenience. At last Kentuckians have a place to go. The exercises and dedicatory speeches were delivered in the auditorium. The master of ceremonies was H. F. Jones, Henderson, Ky. It fell to the lot of Chancellor A. L. Garvin to introduce General R. R. Jackson.